

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: JOSEPH J. TRANCOSO, III § Case No. 09-75227  
MEGHANN A. TRANCOSO §  
§  
§  
§  
Debtors

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/24/2009.
  - 2) The plan was confirmed on 05/14/2010.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/29/2011, 05/11/2012.
  - 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
  - 5) The case was completed on 10/02/2012.
  - 6) Number of months from filing or conversion to last payment: 34.
  - 7) Number of months case was pending: 37.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$62,600.00.
  - 10) Amount of unsecured claims discharged without full payment: \$34,303.94.
  - 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 18,771.00
Less amount refunded to debtor	\$ 228.00
<b>NET RECEIPTS</b>	<b>\$ 18,543.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,045.32
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 4,545.32</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY GARY C FLANDERS	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Sec	1,500.00	2,480.00	1,500.00	1,500.00	177.97
SPRINGLEAF FINANCIAL SERVICES	Uns	8,500.00	4,096.69	5,076.69	1,373.18	0.00
BENEFICIAL ILLINOIS D/B/A	Uns	0.00	9,872.34	0.00	0.00	0.00
CHASE MORTGAGE	Uns	0.00	NA	NA	0.00	0.00
CITIFINANCIAL RETAIL SERVICES	Sec	0.00	NA	NA	111.00	29.00
CITIFINANCIAL RETAIL SERVICES	Uns	2,189.00	NA	NA	0.00	0.00
GMAC	Uns	0.00	7,010.30	7,010.30	1,896.18	0.00
NATIONWIDE ADVANTAGE	Sec	0.00	2,236.78	2,236.78	2,236.78	0.00
UNITED CONSUMER FINANCIAL	Sec	1,300.00	1,009.09	1,009.09	1,009.09	105.72
AMCORE/HARRIS BANK	Uns	1,400.00	1,397.62	1,397.62	378.03	0.00
AMERICAN GENERAL FINANCE	Uns	400.00	NA	NA	0.00	0.00
AT&T	Uns	235.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	1,760.00	1,828.64	1,828.64	494.62	0.00
CAPITAL ONE BANK USA NA	Uns	1,100.00	1,177.34	1,177.34	318.46	0.00
CAPITAL ONE BANK USA NA	Uns	1,700.00	1,793.47	1,793.47	485.10	0.00
CGH MEDICAL CENTER	Uns	1,400.00	NA	NA	0.00	0.00
CITI BANK / BLAINES FARM &	Uns	830.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
DR HENRY OH	Uns	185.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	550.00	554.41	554.41	149.96	0.00
PREMIER BANKCARD/CHARTER	Uns	575.00	562.91	562.91	152.26	0.00
PREMIER BANKCARD/CHARTER	Uns	350.00	441.93	441.93	119.54	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	670.00	978.81	978.81	264.75	0.00
NATIONAL CAPITAL MANAGEMENT	Uns	920.00	1,040.68	1,040.68	281.49	0.00
KSB HOSPITAL	Uns	1,000.00	NA	NA	0.00	0.00
MERRICK BANK	Uns	1,000.00	1,023.49	1,023.49	276.84	0.00
RETAIL SERVICES	Uns	2,400.00	NA	NA	0.00	0.00
ROCKFORD AMBULATORY	Uns	500.00	NA	NA	0.00	0.00
ROCKFORD ANESTHESIOLOGISTS	Uns	125.00	NA	NA	0.00	0.00
ROCKFORD ASSOC PATHOLOGISTS	Uns	75.00	NA	NA	0.00	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	445.00	447.00	447.00	120.91	0.00
STERLING ROCK FALLS CLINIC	Uns	160.00	NA	NA	0.00	0.00
STERLING ROCK FALLS CLINIC	Uns	300.00	6,185.47	6,185.47	1,673.08	0.00
MUTUAL MANAGEMENT SERVICES	Uns	2,000.00	2,732.18	2,732.18	739.01	0.00
SWEDISH AMERICAN MEDICAL	Uns	195.00	NA	NA	0.00	0.00
WACHOVIA - STUDENT LOAN	Uns	800.00	NA	NA	0.00	0.00
AARON WANUNNIK	Uns	0.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSISTANCE	Uns	0.00	387.12	387.12	104.71	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 4,856.87	\$ 4,856.87	\$ 312.69
<b>TOTAL SECURED:</b>	<b>\$ 4,856.87</b>	<b>\$ 4,856.87</b>	<b>\$ 312.69</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 32,638.06</b>	<b>\$ 8,828.12</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,545.32
Disbursements to Creditors	\$ 13,997.68
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 18,543.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/23/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.